

IN THE UNITED STATES BANKRUPTCY
COURT FOR THE WESTERN DISTRICT OF
PENNSYLVANIA

IN RE)
)
Brandon L. Ewsichek) Case No. 22-21642 JAD
) Chapter 13
Debtor)

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith: Debtor is amending his schedule B to update Wright Patterson Credit Union's balance and schedule C is being amended to exempt the same.

Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

Summary of Schedules

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors holding Secured

Claims Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule E - Creditors Holding Unsecured Priority

Claims Check one:

Creditor(s) added

NO creditor(s) added

Creditor(s) deleted

Schedule F - Creditors Holding Unsecured Nonpriority
Claims Check one:

Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted

Schedule G - Executory Contracts and Unexpired
Leases Check one:

Creditor(s) added
 NO creditor(s) added
 Creditor(s) deleted

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)
 Schedule J - Current Expenditures of Individual Debtor(s)
 Statement of Financial Affairs
 Chapter 7 Individual Debtor's Statement of Intention
 Chapter 11 List of Equity Security Holders
 Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
 Disclosure of Compensation of Attorney for Debtor
 Other:

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Office of the United States Trustee
Liberty Center
1001 Liberty Avenue, Suite 970
Pittsburgh, Pa 15222

Ronda J. Winnecour, Trustee
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219

Date: October 18, 2022

/s/ Kenneth Steidl

Kenneth Steidl, Esquire
Attorney for the Debtor(s)

STEIDL & STEINBERG
Suite 2830 – Gulf Tower
707 Grant Street
Pittsburgh, PA 15219
(412) 391-8000
ken.steidl@steidl-steinberg.com
PA I.D. No. 34965

Fill in this information to identify your case and this filing:

Debtor 1	Brandon L. Ewsichek	
	First Name	Middle Name
Debtor 2	Last Name	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF PENNSYLVANIA	
Case number	<u>22-21642</u>	

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.
 Yes. Where is the property?

1.1

498 Grandview Avenue

Street address, if available, or other description

West Mifflin **PA** **15122-0000**

City State ZIP Code

Allegheny

County

What is the property? Check all that apply

Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$168,200.00	\$168,200.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Market value determined by market analysis performed on September 17, 2021. Debtor acquired property by deed in 2016.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$168,200.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 Brandon L. EwsichekCase number (if known) 22-21642

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

No
 Yes

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for .pages you have attached for Part 2. Write that number here.....=>

\$0.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

No
 Yes. Describe.....

Normal household goods and furnishings
Summary available upon request
Location: 498 Grandview Avenue, West Mifflin PA 15122

\$3,500.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

No
 Yes. Describe.....

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

No
 Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

No
 Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

No
 Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

No
 Yes. Describe.....

Clothing
Location: 498 Grandview Avenue, West Mifflin PA 15122

\$200.00

Debtor 1 Brandon L. EwsichekCase number (if known) 22-2164212. **Jewelry**

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe.....

13. **Non-farm animals**

Examples: Dogs, cats, birds, horses

No
 Yes. Describe.....

1 dog and 1 cat	\$0.00
Location: 498 Grandview Avenue, West Mifflin PA 15122	

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$3,700.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.16. **Cash**

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes.....

Cash on hand.	\$0.00
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17. **Deposits of money**

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes.....

Institution name:

17.1. Checking	KeyBank	\$10.00
17.2. Checking	The Huntington National Bank	\$2.00
17.3. Checking	PNC Bank	\$80.00
17.4. Checking	PNC Bank	\$150.00
17.5. Savings	Wright Patterson Credit Union	\$0.00
17.6. Savings	Garden Savings and Loan	\$20.00

Debtor 1

Brandon L. Ewsichek

Case number (if known) 22-21642**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

ESPP Plan**ETrade****Location: 498 Grandview Avenue, West Mifflin PA 15122****\$0.00****19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture** No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

401(k)**Fidelity****Nuance Communications, Inc. 401(k)****\$46,374.00****22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes..... Issuer name and description.**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

 No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

Gerber Life. Debtor has contributed \$7.50 per month to a college fund for his daughter within the past year.**\$90.00****25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit** No Yes. Give specific information about them...**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements No Yes. Give specific information about them...

Debtor 1 **Brandon L. Ewsichek**Case number (if known) **22-21642****27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No Yes. Give specific information about them...**Money or property owed to you?****Current value of the portion you own?**
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you** No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No Yes. Give specific information.....**30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No Yes. Give specific information..**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No Yes. Give specific information..**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....**35. Any financial assets you did not already list** No Yes. Give specific information..**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$46,726.00****Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.****37. Do you own or have any legal or equitable interest in any business-related property?** No. Go to Part 6. Yes. Go to line 38.

Debtor 1 **Brandon L. Ewsichek**Case number (if known) **22-21642**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
 If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

No. Go to Part 7.
 Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**53. Do you have other property of any kind you did not already list?**

Examples: Season tickets, country club membership

No
 Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here**\$0.00****Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2		\$168,200.00
56. Part 2: Total vehicles, line 5	\$0.00	
57. Part 3: Total personal and household items, line 15	\$3,700.00	
58. Part 4: Total financial assets, line 36	\$46,726.00	
59. Part 5: Total business-related property, line 45	\$0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61. Part 7: Total other property not listed, line 54	\$0.00	
62. Total personal property. Add lines 56 through 61...	\$50,426.00	Copy personal property total \$50,426.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$218,626.00

Fill in this information to identify your case:

Debtor 1	Brandon L. Ewsichek		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>WESTERN DISTRICT OF PENNSYLVANIA</u>			
Case number (if known)	<u>22-21642</u>		

Check if this is an amended filing

Official Form 106CSchedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
498 Grandview Avenue West Mifflin, PA 15122 Allegheny County Market value determined by market analysis performed on September 17, 2021. Debtor acquired property by deed in 2016.	<u>\$168,200.00</u>	<input checked="" type="checkbox"/> <u>\$27,900.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Line from <i>Schedule A/B</i> : 1.1			
498 Grandview Avenue West Mifflin, PA 15122 Allegheny County Market value determined by market analysis performed on September 17, 2021. Debtor acquired property by deed in 2016.	<u>\$168,200.00</u>	<input checked="" type="checkbox"/> <u>\$1,123.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Line from <i>Schedule A/B</i> : 1.1			
Normal household goods and furnishings Summary available upon request Location: 498 Grandview Avenue, West Mifflin PA 15122	<u>\$3,500.00</u>	<input checked="" type="checkbox"/> <u>\$3,500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Line from <i>Schedule A/B</i> : 6.1			

Debtor 1	Brandon L. Ewsichek	Case number (if known)	22-21642
Brief description of the property and line on Schedule A/B that lists this property		Current value of the portion you own	Amount of the exemption you claim
		Copy the value from Schedule A/B	Check only one box for each exemption.
Clothing Location: 498 Grandview Avenue, West Mifflin PA 15122 Line from Schedule A/B: 11.1		\$200.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$200.00 11 U.S.C. § 522(d)(3)
1 dog and 1 cat Location: 498 Grandview Avenue, West Mifflin PA 15122 Line from Schedule A/B: 13.1		\$0.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$0.00 11 U.S.C. § 522(d)(5)
Cash on hand. Line from Schedule A/B: 16.1		\$0.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$0.00 11 U.S.C. § 522(d)(5)
Checking: KeyBank Line from Schedule A/B: 17.1		\$10.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$10.00 11 U.S.C. § 522(d)(5)
Checking: The Huntington National Bank Line from Schedule A/B: 17.2		\$2.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$2.00 11 U.S.C. § 522(d)(5)
Checking: PNC Bank Line from Schedule A/B: 17.3		\$80.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$80.00 11 U.S.C. § 522(d)(5)
Checking: PNC Bank Line from Schedule A/B: 17.4		\$150.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$150.00 11 U.S.C. § 522(d)(5)
Savings: Wright Patterson Credit Union Line from Schedule A/B: 17.5		\$0.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$0.00 11 U.S.C. § 522(d)(5)
Savings: Garden Savings and Loan Line from Schedule A/B: 17.6		\$20.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$20.00 11 U.S.C. § 522(d)(5)
ESPP Plan ETrade Location: 498 Grandview Avenue, West Mifflin PA 15122 Line from Schedule A/B: 18.1		\$0.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$0.00 11 U.S.C. § 522(d)(5)
401(k): Fidelity Nuance Communications, Inc. 401(k) Line from Schedule A/B: 21.1		\$46,374.00 <input checked="" type="checkbox"/> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	\$46,374.00 11 U.S.C. § 522(d)(12)

Debtor 1	Case number (if known)		
Brandon L. Ewsichek	22-21642		
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.	
Gerber Life. Debtor has contributed \$7.50 per month to a college fund for his daughter within the past year. Line from Schedule A/B: 24.1	\$90.00	<input checked="" type="checkbox"/> \$90.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. Are you claiming a homestead exemption of more than \$189,050?

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes